

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
ROCKFORD DIVISION**

In re: MILLER, BENJAMIN M

§ Case No. 08-73454

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Debtor(s)

**NOTICE OF TRUSTEE'S FINAL REPORT AND
APPLICATIONS FOR COMPENSATION
AND DEADLINE TO OBJECT (NFR)**

Pursuant to Fed. R. Bankr. P.2002(a)(6) and 2002(f)(8), please take notice that MEGAN G. HEEG, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

211 South Court Street
Rockford, IL 61101

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 20 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 09:30 on 11/02/2009 in Courtroom 115, United States Courthouse, 211 South Court Street
Rockford, IL 61101.

If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Date Mailed: 10/05/2009

By: /s/MEGAN G. HEEG

Trustee

MEGAN G. HEEG
215 E. First St.
P.O. Box 447
Dixon, IL 61021

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UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
ROCKFORD DIVISION

In re: MILLER, BENJAMIN M

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Debtor(s)

**SUMMARY OF TRUSTEE'S FINAL REPORT
AND APPLICATIONS FOR COMPENSATION**

The Final Report shows receipts of \$ 3,136.22
and approved disbursements of \$ 0.00
leaving a balance on hand of ¹ \$ 3,136.22

Claims of secured creditors will be paid as follows:

<i>Claimant</i>	<i>Proposed Payment</i>
N/A	

Applications for chapter 7 fees and administrative expenses have been filed as follows:

<i>Reason/Applicant</i>	<i>Fees</i>	<i>Expenses</i>
<i>Trustee</i> <u>MEGAN G. HEEG</u>	\$ <u>784.06</u>	\$ <u>6.00</u>
<i>Attorney for trustee</i> <u>Ehrmann Gehlbach Badger & Lee</u>	\$ <u>510.00</u>	\$ <u>23.60</u>
<i>Appraiser</i> _____	\$ _____	\$ _____
<i>Auctioneer</i> _____	\$ _____	\$ _____
<i>Accountant</i> _____	\$ _____	\$ _____
<i>Special Attorney for trustee</i> _____	\$ _____	\$ _____
<i>Charges,</i> <u>U.S. Bankruptcy Court</u>	\$ _____	\$ _____
<i>Fees,</i> <u>United States Trustee</u>	\$ _____	\$ _____
<i>Other</i> _____	\$ _____	\$ _____

Applications for prior chapter fees and administrative expenses have been filed as follows:

<i>Reason/Applicant</i>	<i>Fees</i>	<i>Expenses</i>
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¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

Attorney for debtor	_____	\$ _____	\$ _____
Attorney for	_____	\$ _____	\$ _____
Accountant for	_____	\$ _____	\$ _____
Appraiser for	_____	\$ _____	\$ _____
Other	_____	\$ _____	\$ _____

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim Number	Claimant	Allowed Amt. of Claim	Proposed Payment
	N/A		

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 13,927.46 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 13.0 percent.

Timely allowed general (unsecured) claims are as follows:

Claim Number	Claimant	Allowed Amt. of Claim	Proposed Payment
<u>1</u>	<u>Dixon Physical Therapy</u>	\$ <u>262.40</u>	\$ <u>34.15</u>
	eCAST Settlement		
<u>2</u>	<u>Corporation assignee of</u>	\$ <u>531.87</u>	\$ <u>69.22</u>
	AmeriCredit Financial		
<u>3 -2</u>	<u>Services, Inc.</u>	\$ <u>10,027.31</u>	\$ <u>1,304.98</u>
	HSBC Bank NA/Direct		
<u>4</u>	<u>Merchants Credit Card</u>	\$ <u>2,406.94</u>	\$ <u>313.25</u>
	Recovery Management		
<u>5</u>	<u>Systems Corporation</u>	\$ <u>698.94</u>	\$ <u>90.96</u>

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent.

Tardily filed general (unsecured) claims are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
N/A			

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
N/A			

The amount of surplus returned to the debtor after payment of all claims and interest is \$0.00.

Prepared By: /s/MEGAN G. HEEG

Trustee

MEGAN G. HEEG
215 E. First St.
P.O. Box 447
Dixon, IL 61021

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

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CERTIFICATE OF NOTICE

District/off: 0752-3
Case: 08-73454

User: cshabaz
Form ID: pdf006

Page 1 of 1
Total Noticed: 18

Date Rcvd: Oct 06, 2009

The following entities were noticed by first class mail on Oct 08, 2009.

db +Benjamin M Miller, 803 Jackson Avenue, Dixon, IL 61021-3444
aty +Michael C Downey, Law Office of Michael C. Downey, 420 West Second Street,
Dixon, IL 61021-2926
13559908 ++AMERICREDIT, PO BOX 183853, ARLINGTON TX 76096-3853
(address filed with court: AmeriCredit Financial Services, Inc., PO Box 183853,
Arlington, TX 76096)
12764690 +Americredit, PO Box 78413, Phoenix, AZ 85062-8413
12764692 COUNTRYWIDE HOME LOANS, PO BOX 650070, Dallas, TX 75265-0070
12764691 +Capital One Bank, PO Box 6492, Carol Stream, IL 60197-6492
12764693 +Dixon Physical Therapy, 841 Galena Avenue, Dixon, IL 61021-1568
12764694 HOUSEHOLD BANK GOLD, HSBC CARD SERVICES, PO BOX 17051, Baltimore, MD 21297-1051
13598482 HSBC Bank NA/Direct Merchants Credit Card, Bank NA by eCAST Settlement Corporation,
as its agent, POB 35480, Newark NJ 07193-5480
12764695 +HSBC Card Services, PO Box 17313, Baltimore, MD 21297-1313
12764696 +KSB HOSPITAL, 403 E FIRST ST., Dixon, IL 61021-3187
12764697 +KSB MEDICAL GROUP, 215 EAST 1ST STREET, DIXON, Dixon, IL 61021-3166
12764698 +Lowe's, PO Box 960010, Orlando, FL 32896-0010
12764699 WAMU, PO Box 660487, Dallas, TX 75266
13522586 eCAST Settlement Corporation assignee of, HSBC Bank Nevada and its Assigns, POB 35480,
Newark NJ 07193-5480

The following entities were noticed by electronic transmission on Oct 06, 2009.

tr +E-mail/Text: KATHY@EGGBL.COM Megan G Heeg,
Ehrmann Gehlbach Badger & Lee, Pob 447- 215 E First St, Ste 100, Dixon, IL 61021-0447
12871536 +E-mail/PDF: gecsed@recoverycorp.com Oct 07 2009 03:06:54 GE Money Bank,
Recovery Management Systems Corp, 25 S. E. 2nd Ave., Ste 1120, Miami, FL 33131-1605,
Attn: Ramesh Singh
13638626 +E-mail/PDF: rmsced@recoverycorp.com Oct 07 2009 03:06:54
Recovery Management Systems Corporation, For GE Money Bank, dba LOWE'S PLATINUM VISA,
25 SE 2nd Ave Ste 1120, Miami FL 33131-1605

TOTAL: 3

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

aty* +Megan G Heeg, Ehrmann Gehlbach Badger & Lee, Pob 447- 215 E First St, Ste 100,
Dixon, IL 61021-0447

TOTALS: 0, * 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 08, 2009

Signature:

